

**UNITED STATES BANKRUPTCY COURT**  
Southern District of New York

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 2, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rebecca S Ocampo  
625 Main Street Apt 535  
New York, NY 10044

Case Number:  
10-10604-smb

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-3115

Attorney for Debtor(s) (name and address):

Rebecca S Ocampo  
625 Main Street Apt 535  
New York, NY 10044  
Telephone number:

Bankruptcy Trustee (name and address):

Yann Geron  
Fox Rothschild, LLP  
100 Park Avenue  
Suite 1500  
New York, NY 10017  
Telephone number: (212) 878-7900

**Meeting of Creditors**

Date: **March 11, 2010**

Time: **10:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/10/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

One Bowling Green  
New York, NY 10004-1408  
Telephone number: 212-668-2870

**For the Court:**

Clerk of the Bankruptcy Court:  
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: February 3, 2010

**DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.**

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>DEBTORS</b>	<b>Duty to Complete Financial Management Course and File Certificate:</b> The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 45 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at <a href="http://www.nysb.uscourts.gov">www.nysb.uscourts.gov</a> . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at <a href="http://www.nysb.uscourts.gov">www.nysb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# Certificate of Service PUBLIC NOTICE

District/off: 0208-1  
Case: 10-10604

User: kevsu  
Form ID: b9a

Page 1 of 2  
Total Noticed: 72

Date Rcvd: Feb 03, 2010

The following entities were noticed by first class mail on Feb 05, 2010.

db +Rebecca S Ocampo, 625 Main Street Apt 535, New York, NY 10044-0033  
tr +Yann Geron, Fox Rothschild, LLP, 100 Park Avenue, Suite 1500, New York, NY 10017-5551  
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5089500 +ACCOUNTS RECEIVABLE MANAGEMEN, PO BOX 129, THOROFARE NJ 08086-0129  
5089502 +ALLIED INTERNATIONAL CREDIT CO, 100 EAST SHORE DRIVE 3RD FLOOR, GLEN ALLEN VA 23059-5758  
5089503 ALLIED INTERSTATE, 300 CORPORATE EXCHANGE DRIVE, 5TH FLOOR, COLOMBUS OH 43231  
5089505 +ARSI, 555 ST CHARLES DRIVE, SUITE 100, THOUSAND OAKS CA 91360-3983  
5089508 +BP OIL/CITIBANK SD NA, PO BOX 6497, SIOUX FALLS SD 57117-6497  
5089510 +BUREAU OF COLLECTION RECOVERY, DEPT NO 1456, PO BOX 1259, OAKS PA 19456-1259  
5089509 +BUREAU OF COLLECTION RECOVERY, 7575 CORPORATE WAY, EDEN PRAIRIE MN 55344-2000  
5089513 +CENTRAL CREDIT SERVICES, PO BOX 15118, JACKSONVILLE FL 32239-5118  
5089515 CHASE MANHATTAN BANK, 950 CARBONDALE ROAD, HOUSTON TX 77024  
5089516 CITGO-CITIBANK SD, PO BOX 15687, WILMINGTON DE 19856  
5089517 +CITGO/CITIBANK SD NA, PO BOX 6497, SIOUX FALLS SD 57117-6497  
5089518 +CITI BANK, PO BOX 6286, SIOUX FALLS SD 57117-6286  
5089519 +CITI MORTGAGE, PO BOX 9438, DEPT 0251, GAITHERSBURG MD 20898-9438  
5089520 +CIVIL COURT OF THE CITY OF NY, 111 CENTRE STREET, NEW YORK NY 10013-4390  
5089521 +CLIENT SERVICES INC, 3451 HARRY TRUMAN BLVD, ST CHARLES MO 63301-9816  
5089523 +CORPORATE COLLECTIONS RCN COMP, 23220 CHAGRIN BLVD SUITE 400, BEECHWOOD OH 44122-5433  
5089524 +CREDITORS FINANCIAL GRP, PO BOX 440290, AURORA CO 80044-1500  
5089526 +EAST 44TH REALTY LTD, NEW COUNTY REG, 60 JOHN STREET FLOOR 13, NEW YORK NY 10038-3735  
5089527 +ENCORE, 400 N RODGERS ROAD, PO BOX 330, OLATHE KS 66062-1212  
5089528 +ENHANCED RECOVERY CORP, PO BOX 1967, SOUTHGATE MN 48195-0967  
5089529 +FIRSTSOURCE ADVANTAGE LLC, 205 BRYANT WOODS SOUTH, AMHERST NY 14228-3609  
5089531 +HOME DEPOT, PO BOX 689100, DES MOINES ID 50368-9100  
5089534 +IC SYSTEMS INC, 444 HIGHWAY 96 EAST, PO BOX 64887, ST PAUL MN 55164-0887  
5089535 +JAMES A WEST PC, 6380 ROGERDALE ROAD, SUITE 130, HOUSTON TX 77072-1647  
5089536 +LAW OFFICE OF COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DRIVE, WOODBURY NY 11797-2016  
5089537 +MIRS ASSOCIATES INC, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016  
5089538 +NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2368  
5089539 NCO FINANCIAL SYSTEMS INC, PO BOX 61247, DEPT 64, VIRGINIA BEACH VA 23466  
5089540 +NELSON WATSON & ASSOCIATES, 80 MERRIMACK ST LOWER LEVEL, HAVER HILL MA 01830-5211  
5089541 +NORTHLAND GROUPING, PO BOX 390905, MINNEAPOLIS MN 55439-0905  
5089542 +NORWAX ASSOCIATES INC, 1046 MCLEAN AVE, YONKERS NY 10704-4378  
5089543 +P&B CAPITAL GROUP LLC, PO BOX 25197, TAMPA FL 33622-5197  
5089544 +PENN CREDIT CORP, PO BOX 988, HARRISBURG PA 17108-0988  
5089545 +PHILIPS ASSOCIATES LTD, PO BOX 48458, OAK PARK MI 48237-6058  
5089547 +RMS, 4836 BRECKSVILLE ROAD, PO BOX 509, RICHFIELD OH 44286-0509  
5089548 +RMS EXCHANGE PLAZA, 55 BROADWAY, SUITE 201, NEW YORK NY 10006-3759  
5089549 +RUI CREDIT SERVICES, PO BOX 1349, MELVILLE NY 11747-0421  
5089550 +RY MANAGEMENT CO INC, 1619 3RD AVE, NEW YORK, NY 10128-4398  
5089551 +SEARS, PO BOX 45168, JACKSONVILLE FL 32232-5168  
5089552 +SENTRY CREDIT INC, 2809 GRAND AVE, EVERETT WA 98201-3417  
5089553 SHELL/CITIBANK SD, PO BOX 15687, WILMINGTON DE 19850  
5089554 +SHELL/CITIBANK SD NA, PO BOX 6497, SIOUX FALLS SD 57117-6497  
5089555 +SIMM ASSOCIATES, 800 PENC D, 800 PENCADER DRIVE, NEWARK DE 19702-3354  
5089557 +STOOPS AND COMPANY LLC, 225 EAST 95TH STREET SUITE 9D, NEW YORK NY 10128-4003  
5089558 +THD/CBUSA, PO BOX 6003, HAGERSTOWN MD 21747-6003  
5089559 +TIME WARNER, PO BOX 9227, UNIONDALE NY 11555-9227  
5089560 +UNITED RECOVERY SYSTEMS, 5800 NORTH COURSE DRIVE, HOUSTON TX 77072-1613  
5089563 WASHINGTON MUTUAL, PO BOX 99604, DALLAS TX 75266  
5089564 +WEST ASSET MANAGEMENT, PO BOX 790113, ST LOUIS MO 63179-0113

The following entities were noticed by electronic transmission on Feb 03, 2010.

tr +EDI: QYGERON.COM Feb 03 2010 15:58:00 Yann Geron, Fox Rothschild, LLP, 100 Park Avenue,  
Suite 1500, New York, NY 10017-5551  
5089501 +EDI: AFNIRECOVERY.COM Feb 03 2010 15:58:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3517,  
BLOOMINGTON IL 61702-3517  
5089504 +EDI: AMEREXP.COM Feb 03 2010 15:48:00 AMERICAN EXPRESS, PO BOX 6618, OMAHA NE 68106-0618  
5089506 +EDI: HFC.COM Feb 03 2010 15:48:00 BENEFICIAL FINANCE, PO BOX 17574,  
BALTIMORE MD 21297-1574  
5089507 +EDI: TSYS2.COM Feb 03 2010 15:48:00 BLOOMINGDALE DSNB, 9111 DUKE BLVD, MASON OH 45040-8999  
5089509 +EDI: BCTN.COM Feb 03 2010 15:58:00 BUREAU OF COLLECTION RECOVERY, 7575 CORPORATE WAY,  
EDEN PRAIRIE MN 55344-2000  
5089511 +EDI: CAPITALONE.COM Feb 03 2010 15:48:00 CAP ONE, PO BOX 30281,  
SALT LAKE CITY UT 84130-0281  
5089512 +EDI: CAPITALONE.COM Feb 03 2010 15:48:00 CAPITAL ONE BANK USA, PO BOX 70884,  
CHARLOTTE NC 28272-0884  
5089514 +EDI: CHASE.COM Feb 03 2010 15:53:00 CHASE BANK USA, PO BOX 15153,  
WILMINGTON DE 19886-5153  
5089522 +EDI: HFC.COM Feb 03 2010 15:48:00 COMP USA RETAIL SERVICES, PO BOX 17298,  
BALTIMORE MD 21297-1298  
5089525 +EDI: RCSDELL.COM Feb 03 2010 15:58:00 DELL BUSINESS CREDIT, PO BOX 5275,  
CAROL STREAM IL 60197-5275  
5089530 +EDI: FMAALLIANCE.COM Feb 03 2010 15:58:00 FMA ALLIANCE LTD, 11811 NORTH FREEWAY SUITE 900,  
HOUSTON TX 77060-3292

District/off: 0208-1  
Case: 10-10604

User: kevsu  
Form ID: b9a

Page 2 of 2  
Total Noticed: 72

Date Rcvd: Feb 03, 2010

The following entities were noticed by electronic transmission (continued)

5089532	+EDI: HFC.COM Feb 03 2010 15:48:00	HSBC, PO BOX 5253,	CAROL STREAM IL 60197-5253
5089533	+EDI: HFC.COM Feb 03 2010 15:48:00	HSBC GOLD MASTER CARD,	PO BOX 81622,
		SALINAS CA 93912-1622	
5089546	+EDI: RRSB.COM Feb 03 2010 15:58:00	RED LINE RECOVERY,	11675 RAIN WATER DRIVE SUITE 350,
		ALFARETTA GA 30009-8693	
5089556	+EDI: MERRICKBANK.COM Feb 03 2010 15:48:00	SPEIGEL, PO BOX 9204,	
		OLD BETHPAGE NY 11804-9004	
5089561	+EDI: AFNIVZCOMBINED.COM Feb 03 2010 15:48:00	VERIZON, PO BOX 1100,	ALBANY NY 12250-0001
5089562	+EDI: CHASE.COM Feb 03 2010 15:53:00	WASHINGTON MUTUAL, PO BOX 99604,	
		ARLINGTON TX 76096-9604	

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2010

Signature:

